

**DEPARTMENT
POLICY**

The Insurance Assistance Programs (IAP and IAP-Plus) are designed to help persons infected with HIV/AIDS maintain health insurance. These programs seek to continue health insurance coverage by paying health insurance premiums on current policies or policies that can be reinstated under COBRA for both employer sponsored and private pay health insurance plans. This would prevent a client's insurance lapse due to lack of financial resources.

The IAP and the IAP-Plus offer assistance with private health insurance premiums. Many employers who have employer sponsored health insurance plans are now required by federal law, commonly referred to as the Consolidated Omnibus Budget Reconciliation ACT (COBRA), to allow an employee to continue the health insurance at the employee's own expense. The length of time for COBRA eligibility may be for 18, 29 or 36 months. Employees generally have 60 days to sign up for and elect COBRA from the date of receiving a COBRA notification letter from the employer.

In addition, clients who do not have health insurance through their employer or who are self-employed and purchase their own health insurance may be eligible as well.

The payment of health insurance premiums to continue employer sponsored or private pay health insurance plans is available through the IAP and the IAP-Plus only. Recipients of other department medical programs (e.g., Medicaid, Adult Medical Program, etc.) must apply separately for these programs.

**INSURANCE
ASSISTANCE
PROGRAM (IAP)**

DHS pays health insurance premiums for persons with HIV/AIDS who have an employer sponsored or private health insurance policy and no pre-existing condition clause.

**Eligibility
Requirements**

To be eligible for the Insurance Assistance Program (IAP) an client must meet all of the following requirements:

- Be a current Michigan resident.

- The person must have a current health insurance policy or be eligible to have a policy reinstated under COBRA. See Department Policy.
- An Insurance Assistance Program and Insurance Assistance Program-Plus Application, DHS-1661 must be completed.
- Client must be HIV positive and be currently too ill to work, or there is a substantial likelihood they will be too ill to work within the next three months, as verified by a physician.
- Monthly income must be less than 200% of the federal poverty level. If an applicant's income exceeds the federal poverty level, the cost of monthly medical expenses may be deducted from income to meet the income limit. The cost of the health insurance premium is not deductible.
- Cash assets must be less than \$10,000.
- Client may be eligible for Medicaid.

INSURANCE ASSISTANCE PROGRAM-PLUS (IAP-PLUS)

The Department of Human Services (DHS) pays health insurance premiums for persons with HIV/AIDS who have an employer sponsored or private health insurance policy with prescription coverage and no pre-existing condition clause. The Insurance Assistance Program-Plus (IAP-Plus) is a collaboration project between the DHS and the Department of Community Health (DCH), HIV/AIDS Prevention and Intervention Section.

Eligibility Requirements

To be eligible for the Insurance Assistance Program-Plus (IAP-Plus) an individual must meet all of the following requirements:

- Be a current Michigan resident.
- The person must have an active health insurance policy or be eligible to have a policy reinstated under COBRA that includes prescription coverage. See Department Policy.

- An Insurance Assistance Program and Insurance Assistance Program-Plus Application, DHS-1661 must be completed.
- Client must be HIV positive.
- Monthly income must be less than 450% of the federal poverty level.
- There is no asset limit.
- Client must not be a recipient of any other private health insurance or program such as Medicaid or Veteran's health benefits.

ELIGIBILITY DETERMINATION

The Insurance Assistance Program office will process all DHS-1661 applications and make all eligibility determinations for this program. The program office will contact former employers and/or health insurance companies to arrange for the continuation of health insurance premium payments.

APPLICATION AND PUBLICATION

The DHS-1661, Insurance Assistance Program and Insurance Assistance Program-Plus Application and publication, Insurance Assistance Program For People With HIV/AIDS, Pub 734 are available by contacting the Insurance Assistance Office by phone or mail at the contact information below:

Mailing Address:

Insurance Assistance Program
Department of Human Services
3038 W. Grand Blvd.
Suite 4-550
Detroit, MI 48202-6038

Phone Number: (313) 456-1677 or Toll Free 1-877-342-2437

LEGAL

Ryan White Care Act of 1990, P.L. 101-381
P.L. 104-146 of 1996
P.L. 106-345 of 2000

**JOINT POLICY
DEVELOPMENT**

Medicaid, Adult Medical Program (AMP) also known as Adult Benefit Waiver (ABW), Transitional Medical Assistance (TMA/TMA-Plus), and Maternity Outpatient Medical Services (MOMS) policy has been developed jointly by the Department of Community Health (DCH) and the Department of Human Services (DHS).